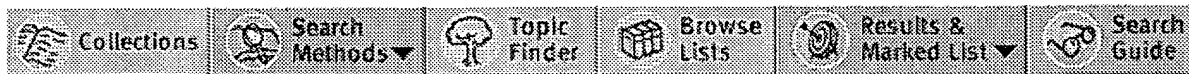


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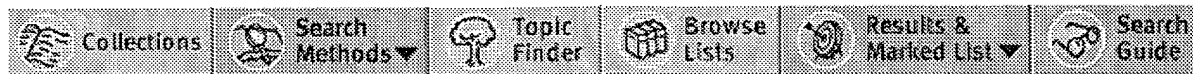
- ☐ 1. [The Ticket To A Smooth Ride](#); **Dataquest**, New Delhi; Dec 31, 1998; pg. 1
- ☐ 2. [JOHN MCLAUGHLIN'S "ONE ON ONE" WITH GUESTS: REPRESENTATIVE STEVE HORN \(R-CA\) ZACHARY SELDEN, BUSINESS EXECUTIVES FOR NATIONAL SECURITY TAPED: WEDNESDAY, DECEMBER 9, 1998 FOR BROADCAST: WEEKEND OF JANUARY 2-3](#); **Federal News Service - Washington**, Washington; Dec 31, 1998; pg. 1
- ☐ 3. [ORANGE COUNTY BRIEFLY: General Automation Won't File U.S. Report](#); [Orange County Edition]; *P.J. Huffstutter*; **The Los Angeles Times**, Los Angeles, Calif.; Dec 31, 1998; pg. 5
- ☐ 4. [Banks at vanguard of euro experiment](#); [FINAL Edition]; *Paul Ames*; **The Star - Ledger**, Newark, N.J.; Dec 31, 1998; pg. 035
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- ☐ 6. [TECHNOLOGY WERTHAN PACKAGING INC. NAMES MCCARTHY SR. VP AND CFO](#); [CITY Edition]; **The Tennessean**, Nashville, Tenn.; Dec 31, 1998; pg. 1.E
- ☐ 7. [WRQ Business Practices and Reflection Products Support the New Euro Currency](#); *Business Editors*; **Business Wire**, New York; Dec 30, 1998; pg. 1
- ☐ 8. [Companies face huge high-tech challenge Business must spend billions to adapt IT systems to handle dual currencies](#); [CITY EDITION]; **MADELEINE LYONS**; **Irish Times**, Dublin; Dec 30, 1998; pg. 58
- ☐ 9. [Adac Stock Drops After Report on Accounting](#); **New York Times**, New York, N.Y.; Dec 30, 1998; Late Edition (East Coast); pg. C.4
- ☐ 10. [Achieving Currency: 11 Euro Nations Prepare for Monday Shift](#); [FINAL Edition]; *Anne Swardson*; **The Washington Post**, Washington, D.C.; Dec 30, 1998; pg. C.11

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- ☐ 12. Small-Stock Focus: Stocks of Internet Retailers Are in Frenzy Mode; By Aaron Lucchetti; Wall Street Journal, New York, N.Y.; Dec 30, 1998; Eastern edition; pg. C.1
- ☐ 13. CONTINENT'S BANKERS LOCK, LOAD FOR CURRENCY SWITCH-OVER EURO TO DEBUT IN 11 NATIONS NEXT WEEK; [Final Chaser Edition]; Paul Ames, Associated Press; Arizona Republic, Phoenix, Ariz.; Dec 29, 1998; pg. E.9
- ☐ 14. Small firms must prepare for euro; [City Edition]; Keith S. Cheveralls; Boston Globe, Boston, Mass.; Dec 29, 1998; pg. C.4
- ☐ 15. GOLF MATE: Revamp of sports program; BusinessWorld, Manila; Dec 29, 1998; pg. 1
- ☐ 16. ALLEGHENY SENT STAFF TO LEARN AT PLUSH 'CAMP'; ANDREA GERLIN; Philadelphia Inquirer, Philadelphia, Pa.; Dec 28, 1998; pg. 00001
- ☐ 17. Awaiting miracles in the Bayview Congregation has faith that church will be saved; [SECOND Edition]; Venise Wagner; San Francisco Examiner, San Francisco, Calif.; Dec 28, 1998; pg. A.1
- ☐ 18. Banking/Finance; [FINAL Edition]; Compiled by Grace McGraw; Tampa Tribune, Tampa, Fla.; Dec 28, 1998; pg. 10
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- ☐ 20. PERSONNEL FILE; [M1,M2 Edition]; State Journal Register, Springfield, Ill.; Dec 27, 1998; pg. 18

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1-10 21-30

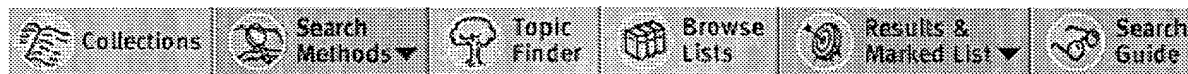
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- ☐ 23. [BANK ACCOUNTS: Valdehuesa resigns](#); **BusinessWorld**, Manila; Dec 24, 1998; pg. 1
- ☐ 24. [FDA gives its OK to Meridian test; \[FINAL Edition\]](#); **Cincinnati Post**, Cincinnati, Ohio; Dec 24, 1998; pg. 7.B
- ☐ 25. [Public Accountants Of Laser Technology Are Said to Resign](#); **Wall Street Journal**, New York, N.Y.; Dec 24, 1998; Eastern edition; pg. 1
- ☐ 26. [EU's banks optimistic as they adopt the euro](#); **China Daily**, New York, N.Y.; Dec 23, 1998; North American ed.; pg. 6
- ☐ 27. [State Asked To Take Over Schools](#); *Jeannie Johnson Journal Staff Writer*; **Albuquerque Journal**, Albuquerque, N.M.; Dec 22, 1998; pg. 1
- ☐ 28. [Two Major State Banks To Be Investigated By China's Auditors](#); **Asian Wall Street Journal**, New York, N.Y.; Dec 22, 1998; pg. 4
- ☐ 29. ['BLEEDING' RULED A MIRACLE; MONK'S BEATIFICATION OK'D; \[CITY Edition\]](#); **Buffalo News**, Buffalo, N.Y.; Dec 22, 1998; pg. A.3
- ☐ 30. [Bank workers counting down to Europe's 'E-day' weekend; \[TriState Edition\]](#); **PAUL AMES**; **Cincinnati Enquirer**, Cincinnati, Ohio; Dec 22, 1998; pg. A.25

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




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ENTER PASSWORD:

***** HHHHHHHH SSSSSSSS? *****

Welcome to DIALOG

Status: Connected

Dialog level 02.08.05D

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*** ANNOUNCEMENT ***

--Alerts has been enhanced to allow a single Alert profile to be stored and run against multiple files. Duplicate removal is available across files and for up to 12 months. The Alert may be run according to the file's update frequency or according to a custom calendar-based schedule. There are no additional prices for these enhanced features. See HELP ALERT for more information.

--U.S. Patents Fulltext (File 654) has been redesigned with new search and display features. See HELP NEWS 654 for information.

--Dialog NewsRoom is now available. BEGIN NEWSROOM to use the files in a OneSearch. See NEW FILES RELEASED (below) for individual file numbers.

--Connect Time joins DialUnits as pricing options on Dialog. See HELP CONNECT for information.

--CLAIMS/US Patents (Files 340,341, 942) have been enhanced with both application and grant publication level in a single record. See HELP NEWS 340 for information.

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NEW FILES RELEASED

***Dialog NewsRoom - Current 3-4 months (File 990)

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IMED has been changed to INFOTRIE (see HELP OINFOTRI)

>>> Enter BEGIN HOMEBASE for Dialog Announcements <<<
>>> of new databases, price changes, etc. <<<

COREFT is set ON as an alias for 15,9,810,275,624,813,636,621,16,148,20,610,613,160,476

COREAB is set ON as an alias for 77,35,583,2,65,233,99,474,475,278,256.

PATFT is set ON as an alias for 348,349.

HEALTHFT is set ON as an alias for 442,43,149,444,129,130,455.

HEALTHAB is set ON as an alias for 5,73,155,34,434,74,42.

TRANSFT is set ON as an alias for 80,637.

TRANSAB is set ON as an alias for 108,6,63.

ADVERTFT is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.

INVENFT is set ON as an alias for 8,2,14,94,6,34,434,7.

SHOPFT is set ON as an alias for 635,47,570,PAPERS.

BANKFT is set ON as an alias for 625,268,626,267.

BANKAB is set ON as an alias for 139.

INSURFT is set ON as an alias for 625,637.

INSURAB is set ON as an alias for 169.

SYSTEM:HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.8 term=ASCII

*** DIALOG HOMEBASE(SM) Main Menu ***

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
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/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

?b BANKFT,BANKAB

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08aug02 12:20:47 User267117 Session D53.1
      $0.00    0.171 DialUnits FileHomeBase
$0.00 Estimated cost FileHomeBase
$0.13 TELNET
$0.13 Estimated cost this search
$0.13 Estimated total session cost    0.171 DialUnits
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Set	Items	Description
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?s	financial and	accounting and systems and funds and transfer
	420842	FINANCIAL
	52342	ACCOUNTING
	144832	SYSTEMS
	142020	FUNDS
	37572	TRANSFER
S1	772	FINANCIAL AND ACCOUNTING AND SYSTEMS AND FUNDS AND TRANSFER
?s	s1 and menu and (
>>>	Possible typing error near start of command	
?(
	S0	772 S1
?s	s1 and menu and (
>>>	Possible typing error near start of command	
?s	s1 and menu and (ledger or ledgers) and (subsidiary()ledger or subsidiary()ledgers)	
	772	S1
	3670	MENU
	2605	LEDGER
	218	LEDGERS
	58160	SUBSIDIARY
	2605	LEDGER
	0	SUBSIDIARY(W)LEDGER
	58160	SUBSIDIARY
	218	LEDGERS
	6	SUBSIDIARY(W)LEDGERS
S2	0	S1 AND MENU AND (LEDGER OR LEDGERS) AND (SUBSIDIARY()LEDGER OR SUBSIDIARY()LEDGERS)
?s	s1 and menu and (ledger or ledgers)	

772 S1
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2605 LEDGER
218 LEDGERS

S3 4 S1 AND MENU AND (LEDGER OR LEDGERS)
?t s3/6,k/all

3/6,K/1 (Item 1 from file: 625)
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0060058
Software
March 18, 1987

TEXT:

HOGAN DUTCH DEAL: Amsterdam Rotterdam Bank NV has licensed the integrated banking **systems** of Hogan **Systems** Inc.

Hogan **Systems** (UK) Ltd., the British subsidiary of the Dallas-based software developer, signed the contract that...

...the next two years, including service fees. It is Hogan's first with a Dutch **financial** institution.

International Business Machines has exclusive marketing rights to Hogan software in the United States, Canada, and Puerto Rico but not elsewhere.

In a separate announcement, Hogan said it acquired **Systems** 4 Inc., Durango, Colo., for \$1.7 million.

Systems 4 provides integrated applications software to a clientele of 30 community banks. Its Exceed product line includes **systems** for customer information, deposits, loans, electronic **funds transfer**, and management reporting. They run on the IBM System/36 midrange computer.

SHADE CENTERLINE SYSTEM: Security Pacific Information **Systems** Inc., data processing subsidiary of Security Pacific Corp., has licensed the Centerline system of Michael Shade & Associates Inc., Sarasota, Fla., to service **financial** institution clients from its center in Denver.

Centerline, which runs on IBM mainframes, is an integrated retail banking system. It includes a customer information file, deposit system, and general **ledger**.

The announcement said it incorporates an interface to loans, trust, and other **systems**, resulting in their "logical" integration within Centerline.

EFT ON PCS: Supply Tech Inc. has introduced software to link banks and their customers via personal computers for electronic **funds** transfers.

Called STX12, the package sells for \$3,900. It runs on an IBM PC...

...a link to Dow Jones News/Retrieval Service for instant alerts and access to breaking **financial** news.

Others are listed corporate bond quotes, fundamental equity and bond data, and market statistics...

...calculate "passive income" under the 1986 tax reform legislation.

Called the Passive Investment Planner, the **menu** -drive template overlays Lotus 1-2-3 or compatible programs on IBM PCs and compatibles...

...is a year-old partnership whose first program - the Mortgage Portfolio Manager - is used by **accounting** firms, a few banks, attorneys, and individual investors. The firm is located at P.O...

COMPANY NAMES (DIALOG GENERATED): Amsterdam Rotterdam Bank NV ; Business Software ; Citicorp ; Geduld Inc ; Herzog ; Hogan **Systems** Inc ; Information Sources Inc ; International Business Machines ; Josephthal & Co ; Lynch Jones & Ryan ; Michael Shade & Associates Inc ; Newbridge

Securities Inc ; Security Pacific Corp ; Security Pacific Information
Systems Inc ; Spectrum Software ; Supply Tech Inc ; Systems 4 Inc

3/6,K/2 (Item 1 from file: 268)

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00364179 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Speeches and congressional testimony

Mar 1999

WORD COUNT: 18279

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Long-Term Capital Management, L.P. (LTCM) and issues associated with bank involvement with hedge **funds** . I commend you for holding this hearing to explore the reasons behind and the implications...

...be focused on bank supervisory issues presented by LTCM specifically and bank involvement in hedge **funds** in general.

While we are continuing to verify our understanding of the impact of LTCM...

...area. All banks should be revisiting the ways in which they extend credit to hedge **funds** . At this point, it appears that the lasting impact of LTCM will be the lessons...

...to ask the banks.

My statement is structured as follows: a brief description of hedge **funds** and their activities; a discussion of how national banks interacted with LTCM; a general characterization of national bank exposure to LTCM, specifically, and to other hedge **funds** ; a discussion of the Office of the Comptroller of the Currency's (OCC) supervisory strategies for bank lending to hedge **funds** ; and finally some preliminary observations about the lessons of the LTCM situation for banks, supervisors and **financial** markets.

Hedge **Funds** and Long-Term Capital Management, L.P.

The term "hedge fund" generally refers to unregulated...

...Therefore, the term "leveraged fund" is often used interchangeably with the term "hedge fund." Hedge **funds** generally are not subject to any reporting or disclosure requirements, and most hedge **funds** have the unrestricted ability to take short positions, which is not the case with mutual **funds** . Hedge **funds** use a greater variety of investment strategies and techniques than regulated **funds** . Hedge **funds** also can differ in structure depending on whether they are domiciled in the United States or based outside our geographic boundaries.

Most hedge **funds** are structured as limited partnerships. The partnership is run by the general partner(s) who is (are) usually an unregistered investment advisor. Hedge **funds** are not registered as investment companies nor subject to the standards implemented by the Investment...

...and does not presently propose to make a public offering of its securities...." Therefore, hedge **funds** structure themselves to avoid federal securities law regulation by limiting their securities sales to fewer...

...to fewer than 15 hedge fund "clients." Thus, generally, the limited partners (investors) in such **funds** are a limited number of wealthy, financially sophisticated parties, who must perform their own due...

...the hedge fund, since the fund is not subject to standardized disclosure requirements.

Although hedge **funds** deploy a wide variety of investment strategies, they are typically categorized as one of two types of **funds** -either macro **funds** or relative-value **funds** . Generally speaking, macro **funds** exercise some degree of leverage and execute cash market and derivative transactions to take large market direction positions in equities, fixed income and foreign exchange. Most of the new hedge **funds** are relative-value **funds** , which specialize in directional positions in specific markets, arbitrage strategies, or taking advantage of pricing inefficiencies in basic **financial** instruments in asset markets.

Long-Term Capital Management (LTCM)

LTCM was founded in March 1994...

...seeks to take advantage of small differences in the values of securities, currencies and other **financial** instruments within and between different markets. It generally relies heavily on quantitative analysis and computer...

...of in anticipation of their return to normal levels.

It has been reported in the **financial** press that some of LTCM's trading positions experienced losses as the expected convergence did...

...change in managerial control of LTCM and the infusion of capital.

National Banks and Hedge **Funds**

National banks can be involved with hedge **funds** in a number of ways, and with varying degrees of exposure. ...management services.

In addition, holding companies of national banks may be equity investors in hedge **funds** .3

National Bank Exposure to LTCM

The most recent information we have received from our...

...the exposures these banks typically had with other fund managers.

National Banks and Other Hedge **Funds**

National banks have exposures to hedge **funds** arising from direct lending, trading lines, and investments. As of earlier this week, eight national...

...billion, net of cash or Treasury collateral, from firms that are generally categorized as hedge **funds** . No bank's exposure exceeded 6.0 percent of its total risk-based capital.

OCC Supervision of Bank Relationships with Hedge **Funds**

The majority of national bank activities relating to hedge **funds** can be grouped under two main categories of bank operations: lending and capital markets activities. A bank may, for example, extend loans directly to hedge **funds** . A bank also may be an intermediary for hedge fund transactions through its trading department. Bank relationships with hedge **funds** mostly occur at the very largest institutions, which have full-time resident staff who monitor...

...expects national banks to analyze the credit risk of secured and unsecured lending to hedge **funds** consistent with the overarching principles of credit risk management established through its examination and supervisory...

...by detailed underwriting standards, guidelines, and procedures.

Loans and other lines of credit to hedge **funds** are reviewed by the OCC when commercial loans are examined, using loan portfolio management procedures...

...and strategic factors; internal controls; external factors such as economic trends; staffing; and management information **systems** .

The loan to LTCM is an example of slipping credit underwriting standards.that the OCCIn October 1993, the OCC issued Banking Circular 277 (BC 277), "Risk Management of **Financial** Derivatives," to establish safe and sound practices for managing **financial** risks, including those arising

from derivatives activities. BC 277 states that banks should adopt **systems** and controls to measure and monitor properly the individual and aggregate risks associated with their...

...derivatives activities, the OCC's procedures encompass the assessment of policies, procedures, practices; management information **systems**; effectiveness of the risk management process as well as the level of risk undertaken in...

...interim rescue of LTCM may provide some important lessons to banks, their regulators and the **financial** markets. First is the need not to lose sight of fundamental risk management practices. Credit...

...account in determining whether or not to make loans or engage in transactions with hedge **funds**.

Thus, the LTCM case underscores the need for banks to understand the full extent of their credit and trading exposure to leveraged customers, including hedge **funds**. As creditors, banks need to get as much information as possible about the fund's investment strategy and the exposure of other **financial** institutions to the fund. Although hedge fund managers may wish to limit available information on...

...receive insufficient information to make informed risk management decisions.

Where the transparency of hedge fund **financial** information is inadequate, the need for banks to secure and maintain sufficient collateral for their...

...risk management. One such principle teaches that if a lender lacks sufficient information about the **financial** condition and activities of a borrower or counterparty, the lender should obtain collateral to protect...

...a lender having collateral to protect its position in the event the borrower/counterparty's **financial** condition comes under stress.

Conclusion

In conclusion, although not all of the facts about the...

...the events surrounding the interim rescue of the firm certainly illustrate the continuing need for **financial** institutions and the regulatory agencies to assure adherence to prudent, effective risk management practices. Technological...

...in the footsteps of the distinguished statesmen and women who have shared their thoughts on **financial** and business issues with the Wallenberg Bankers Forum. A free market in goods and services...that are having the most difficult time of it happen to be those with banking **systems** that are troubled and bank supervisory standards that are undeveloped or inadequate. The lesson, I think, is clear: solid **financial** institutions-under effective supervisory controls-are the indispensable foundation of healthy, growing economies.

One of the biggest stories of the year in the U.S. **financial** system has been "mega-mergers" in the banking industry and that is what I would...

...day, Citicorp and the Travelers Group announced what would be nothing less than the biggest **financial** merger in U.S. history-indeed the biggest U.S. merger of any kind. In...

...very large banking organizations mean for competition and customer service in domestic markets? Consumers of **financial** services still have questions about how they will fare in the new banking regime. To...

...and reduced service in a less competitive domestic environment?

For some consumers, the existence of **financial** conglomerates raises

privacy concerns. Will cross-selling pressures between bank affiliates and subsidiaries-a major rationale for many of these mergers-compromise the confidentiality of customers' **financial** information? What certainty do consumers have that their bank will not share that sensitive information with unauthorized end users within the **financial** conglomerate?

Questions continue to come from many quarters about the consequences of a mega-bank...

...these questions were put to me when I testified before the Committee on Banking and **Financial** Services of the House of Representatives in April. What I tried to do then-and...This management drain is likely to have particularly adverse effects in critical areas like information **systems** -generally, one of the most challenging parts of the merger process. It is imperative, therefore...

...of expert staffing before the merger is announced.

Indeed, we have long known that information **systems** are often the weak link in any merger arrangement. Two separate **systems** must be consolidated to a common, Year 2000 compliant platform; two separate **systems** with limited capacity must somehow be integrated into one with far greater capacity. The combined...

...watched as the mega mergers announced this year move to consummation-and as the business, **systems**, and culture of the resulting organizations take shape. And we also know that we must maintain our supervisory vigilance to spot new emerging issues as new combinations occur in the **financial** industry.

Despite the pitfalls of consolidation and the questions that remain about whether the current...

...of mega-mergers will meet the expectations of their organizers, the future of U.S. **financial** services points toward more mergers. There is little doubt that the historical trend toward consolidation...

...expand their range of product and service offerings, to accommodate the needs of more sophisticated **financial** consumers.

And the types of combinations possible may soon expand significantly. Right at this moment...

...between banks, but among banks, insurance companies, and securities firms. I am referring to the **Financial** Services Competition Act of 1998, better known as H.R. 10. This legislation would eliminate...

...under the law in this country since 1933.

As we contemplate these new types of **financial** conglomerates, our experience in supervising large institutions has much to offer. That experience teaches us...

...the safety and soundness authority of bank regulators. It is especially true during the turbulent **financial** times through which we are presently passing-times that require the highest levels of supervisory...

...interim rescue of the hedge fund Long Term Capital Management, members of Congress admonished the **financial** regulatory agencies to be more vigorous to ensure that risks affecting any single institution are...this morning at another in the long series of successful conferences sponsored by the Federal **Financial** Institutions Examination Council. As important as they are, arranging these conferences is only one-albeit...
...s banking system-and our national economy.

These days-days of turmoil and anxiety in **financial** markets at home and abroad-one domestic banking issue looms above all others, and that...

...convey is not one likely to arouse great popular enthusiasm among our constituents in the **financial** community. Frankly, I was not seeking an

ovation from bankers when I announced in July...

...into bank loan portfolios to identify possible weaknesses and to evaluate banks' credit risk management **systems** and procedures. I was not campaigning to win any popularity contest among bankers by chastising...

...in the regulatory arena 10 years ago-as I was-remember all too well how **financial** institutions were brought to their knees through unwise lending, wishful thinking, inadequate controls, and imprudent...

...do everything within our power to ensure that, when and if that day arrives, our **financial** institutions will be there to do their important job in the best way they know...liquidity to U.S. capital markets and greater pressure to find profitable outlets for those **funds**. Although losses in overseas lending and trading activities have been much in the headlines of...

...recent wave of mergers and acquisitions has had relatively little noticeable effect on competition in **financial** services, which remains strong. Declining loan demand, which has been reported in some parts of...

...complex, computer-assisted arbitrage strategy known as convergence trading. Then, the sudden turmoil in international **financial** markets sent LTCM's assumptions about the movement of securities and currencies into a tailspin...

...maintaining sound underwriting standards and the sudden swiftness with which today's markets can penalize **financial** institutions that fail to protect themselves against excessive downside risk.

Indeed, most of the loans...trading exposure to leveraged customers of any size. If, for whatever reason, information about the **financial** condition and activities of a borrower or counter party is unavailable or impenetrable, the lender...

...over its competitors in identifying-and capitalizing on-temporary anomalies in the values of the **financial** instruments. Obviously, a point was reached when this turned out not to be enough.

Technology is a powerful tool in helping to understand and manage **financial** risk. The risk modeling techniques used by LTCM may have been oversold, but that does...

...not a substitute for-the sound judgment of bankers and basic techniques of risk management. **Financial** decision makers must understand how to interpret the output and limitations of quantitative models. The...

...a lender having collateral to protect its position in the event that the borrower's **financial** condition comes under stress. And, again, that applies to small banks as well as large...

...As I speak to you today, it appears that the seasons are changing in our **financial** world. But weak lending standards are never in season. The strength of our economy does...

...poorly underwritten loans are one of the best ways that I know of to weaken **financial** institutions and the communities that depend upon them.

A healthy banking system will ensure that...

...itself is in constant flux. Where it was once enough to match up against the **financial** institution across the street or across town, your customers' business today is up for grabs...

...in identifying and appealing to consumer tastes and preferences. While it is certainly true that **financial** products and services are priced and sold more like commodities than ever before, I firmly...

...convenience-no longer matter to consumers. In fact, as securitization and wider competition make the **financial** marketplace more uniform, it seems likely that those intangibles will become even more prominent on...

...pretext callers revealed the shocking ease with which they were able to pry loose personal **financial** information from overly-accommodating bank customer service personnel. Banks are themselves leading users and traders ...on their savings and investments. They want the opportunity to obtain ancillary banking products and **financial** products tailored to their specific needs and desires. And they recognize that, in order to deliver those products, **financial** institutions have a legitimate need for relevant information about their customers.

In short, consumers want...

...members of Congress, and the regulatory agencies-would be closely monitoring the extent to which **financial** institutions were actually embracing and implementing the industry's principles. Information developed by our working...

...opt out.

When I delivered my May privacy speech, I reported anecdotal evidence that some **financial** institutions were not in compliance with the letter or the spirit-or both-of the...

...basic human right, this directive imposes a high standard of protection for consumers dealing with **financial** and other firms in the nations of the EU. ...consumers specific legal remedies in case personal information is misused. And it expressly prohibits the **transfer** of personal data out of the EU to a third country unless that country ensures...

...the European standard.

The EU directive does make allowance for special contractual arrangements with individual **financial** institutions, arrangements that would allow them to continue doing business in the EU as long...

...in the EU, but could also have the effect of promoting higher privacy standards for **financial** institutions operating in the United States.

Just because EU policies are right for Europe does...

...it together in meeting the public's demand for convenience, safety, and privacy in their **financial** dealings. At the OCC, we have worked to advance the joint privacy interests of banks...

...And just last week, we convened a Privacy Forum, which brought together representatives of the **financial** services industry, consumer groups, and government staff to discuss many of the issues I have...

...to strengthen the legal framework for dealing with those whose actions undermine public confidence in **financial** privacy. Now awaiting the President's signature is the Identity Theft and Assumption Deterrence Act ...

...will help us to arrest what is today one of the fastest growing types of **financial** fraud. Not enacted by Congress but hopefully ripe for passage in the next Congress is a bill, the **Financial** Information Privacy Act, that would establish sanctions for unscrupulous information brokers who "steal" confidential customer information from **financial** institutions through techniques such as pretext calling.

Yet, although regulators and lawmakers have important roles to play in safeguarding the confidentiality of consumer **financial** information, the primary burden rests with you who have the most to gain from it...

...metropolitan area has had direct experience with one of the most significant developments in the **financial** services industry in recent

years-the trend toward consolidations and mergers, and, this year, the **financial** services to small business and entrepreneurs? And, second, where do these megamergers leave **financial** institutions that are less than megasized, notably our community banks?

Mega-mergers have in fact...

...a host of concerns, foremost among them being that the price, quality, and availability of **financial** services will suffer in their wake. In some major markets, critics argue, big mergers will bring diminished competition among **financial** providers, which cannot be good for the average consumer. Others warn about a decline in...

...ear and an indifferent eye to their needs and choose to concentrate their vast new **financial** clout on wealthier clients and the prospect of bigger returns.

These concerns are especially meaningful for small businesses, given their traditional reliance on commercial banks for their credit and other **financial** needs. One recent survey showed that 87 percent of all small business owners had some...

...lion's share of small business checking accounts, and perform a wide variety of crucial **financial** functions-safekeeping valuables, managing cash, keeping the books, issuing letters of credit, converting foreign currencies, and innumerable other **financial** and fiduciary services-for firms that lack the size and resources to do these things...

...calamity if banks were no longer able or inclined to play their traditional role of **financial** provider to the small business community. Yet, I feel confident in saying that this scenario...

...foresee a future in which small business enjoys even greater access to bank credit and **financial** services than ever before. Let me take a few minutes to explain why.

First, it...

...short, recent history gives us no reason to assume that small business credit and other **financial** services will inevitably dry up as a result of the consolidation in banking. Instead, the...

...to conduct all of their banking business with their primary lender and to purchase ancillary **financial** products and services where they bank. Moreover, despite the relatively high failure rates of small...

...computer model, which establishes a maximum loan amount and interest rate. No business plan or **financial** data is needed. Interestingly, that same bank is in the process of merging with another...for real estate, education, automobile, and other types of loans is one of the real **financial** success stories of our times. It has helped millions of Americans achieve their goals of...

...of credit and other banking services to small businesses. Mega-mergers will indeed alter the **financial** services landscape, but the evidence clearly shows that the small business loan market is currently alive and well, with many **financial** institutions, bank and nonbank, vying to make good small business loans and provide the additional **financial** services that entrepreneurs need to build their businesses.

I have heard it suggested that, as...

...the survivors continue to compete amongst themselves.

But I believe that the structure of our **financial** system, with its mix of large and small institutions, does matter. Structure and strength go ...

...business people want what community banks have to offer: the personal

touch, a broad service **menu** , and local management. And that is why community banks are able to maintain their important position in our fiercely competitive **financial** world. Community bankers pound the pavement in search of new customers and visit existing customers...

...conclude that community banks will continue to play a vital role in our nation's **financial** future. Today, two-thirds of all banks in the United States have less than \$100...

...That is why, despite the wave of mega-mergers, average local market concentration in the **financial** services sector is about the same today as it was 10 years ago. That means that small businesses can count on a sure, steady supply of high quality **financial** products and services today and into the future.

At the Office of the Comptroller of the Currency, our commitment to improving access to **financial** services for all Americans-including those who own and operate small businesses-takes many forms...

...how, under enlightened law and regulation, mega-mergers can increase the availability of financing and **financial** services to entrepreneurs. And we have recently announced that we intend to survey our largest...free market, I believe that we can safeguard access to-and the adequacy of-the **financial** resources that the small business community must have in order to do what you do...

...to play a vital role in supplying small business and other forms of credit and **financial** services. The dynamism of the small business sector is a big reason why we have...

...Comptroller of the Currency, before the Exchequer Club, on customer service and competition in the **financial** services industry, Washington, D.C., November 18, 1998

Good afternoon. It is a privilege to...

...speak at all on this issue is a reflection of the changed and increasingly competitive **financial** services environment in which banks operate. Customer service is a key competitive intangible-a factor that will profoundly affect the future of competition in **financial** services. It requires providers to deliver the mix of products and services that customers need...

...on the job to the last. Examiners of his generation counted the cash, balanced the **ledgers** , verified the bonds, reconciled correspondent accounts, and pretty much left it at that.

Things could...

...to a significant degree on the larger environment-social as well as economic-in which **financial** institutions operate. Although some of these environmental factors may lie entirely or partially beyond the...

...and abroad. This offers a broader, more comprehensive view of the sources of risk in **financial** institutions.

Some of the nine risk factors we now consider in our supervisory activities-credit...earnings and capital arising from negative public opinion that may expose the institution to litigation, **financial** loss, or a decline in its customer base. Reputation risk requires bankers to exercise an...

...regulatory relief, two measures much desired by the industry as a whole, failed to pass. **Financial** modernization legislation would have combined measures liberalizing affiliations between banks and securities and insurance firms...

...the 105th Congress disappointed.

This legislative parsimony did not seem to affect other types of **financial** institutions. Some-most-fared better than banks. Perhaps bankers were less adroit or less unified...

...benchmark of customer satisfaction-both in absolute terms and in comparison to customers of other **financial** providers, including credit unions and savings institutions.

Nothing seems more responsible for bankers' poor showing...

...reasonable and equitable charges for services rendered. And, given today's vigorous competition in the **financial** services market, consumers who are unhappy with their bank can usually shop around in search... building customer relationships based on trust that will endure over time and serve customers' evolving **financial** needs over the course of their lives.

This is critical to the long-term successful...

...the dominance that banks have long enjoyed. Already, computer software companies are positioning themselves as **financial** intermediaries, where their experience in making technology user-friendly should stand them in excellent stead...

...America-and our banking system-is the envy of the world.

Today's challenges in **financial** services are different. Today, to put it mildly, there is no shortage of viable **financial** institutions, as there was in Lincoln's time. But today, a **financial** institution's future in a highly competitive marketplace depends upon the degree to which it...

...concerns on issues such as privacy.

Those are the diverse challenges that will separate the **financial** services winners from those that lag behind in the new millennium. At the OCC, our...we are now able to take a more top-down approach, taking into account the **financial** condition and future prospects of the FBO's parent company, along with the strength of...

...program are 1) the supervisory regime of the home country; 2) the home country's **accounting** standards; and 3) the condition of the home country's **financial** markets. Another facet of the program is an attempt to evaluate the combined operations of...

...FBOs. We identify the quantity of risk, along with the quality of the risk management **systems** - the tools used to manage the risks.

The four aspects of an effective risk management...

...to focus on how a bank manages risk and the quality of its risk management **systems** from a firm-wide or global perspective.

Similarly, as I mentioned earlier, under the FBO...

...regularly, are integral and critical elements in our assessment of the organization's risk management **systems**. To make ...s head office to obtain, firsthand, a better understanding of the policies, practices, and risk **systems** of the bank. This examiner's perspective allows us to tailor our supervision into individual...

...evaluate the management of these risks within the context of the parent's risk management **systems** and local risk management practices. As I mentioned, that is why the home country and...

...bank's head office to obtain a better understanding of the policies, practices and risk **systems** of the consolidated bank. The portfolio manager concept adds significant strength to our supervisory process...be "plain vanilla," that is, traditional and uncontroversial subsidiary activities generally of a banking or **financial** nature. I would like ... branches and agencies.

Footnote:

1 Under a 1996 amendment to the Federal securities laws, hedge **funds** are exempted from Securities and Exchange Commission regulation as long as they are limited to...

...4 This is part of a \$700 million unsecured revolving credit led by a major **financial** institution.

...DESCRIPTORS: Regulation of **financial** institutions...

...Hedge **funds** ;

3/6,K/3 (Item 2 from file: 268)

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00276768 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The hardware/software roundup

Dec 1995

WORD COUNT: 02721

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: Inc., 2. Bell & Howell Document Management Products Co., 3. Phoenix International Ltd. Inc., 4. Servantis **Systems** Inc., and 5. FiTech Inc.

TEXT:

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COMPANY NAMES:

...Servantis **Systems** Inc...

3/6,K/4 (Item 3 from file: 268)

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00258280 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Software introductions

Mar 1995

WORD COUNT: 02072

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: Among the products presented are PAYOFF!!, The Post-Payoff Management System from C.C. Pace **Systems** Inc., Corporate Real Estate Management System from Classic Real Estate **Systems**, Northfield Equity Research Database from Northfield Information Services, FOCUS/2000 Business Development Software from ProfitWare...

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...PRODUCT/INDUSTRY NAMES: Classic Real Estate **Systems** Corporate Real Estate Management System...

?